

Transmittal



September 11, 1992

Number: 59

Attached is a proposed rule that would amend the Office of Thrift Supervision's ("OTS") regulations governing the qualified thrift lender ("QTL") test. The proposal would implement the Qualified Thrift Lender Reform Act of 1991, Subtitle G of the Federal Deposit Insurance Corporation Improvement Act of 1991 by amending OTS regulations governing the QTL test. The proposed rule lowers the actual thrift investment percentage ("ATIP") of housing-related investments a thrift must hold from 70 percent to 65 percent. The proposed rule redefines the computation period over which a thrift's ATIP is measured; expands what is includable as qualified thrift investments ("QTI"); and increases certain QTI percentage "baskets." The OTS proposed rule would commence the measuring period on January 1, 1992.

The OTS solicits comment on all aspects of these proposed regulations.

The proposal is published in the *Federal Register*, Vol. 57, No. 171, pp. 40140-40143. Comments on the proposed rule must be received on or before October 2, 1992, addressed to: Director, Information Services, Public Affairs Office, Office of Thrift Supervision, 1700 G Street NW., Washington, DC 20552.

Director
Office of Thrift Supervision

Attachment